

April 5, 2006

Dear FDIC Board of Directors,

I want to encourage you to attend the hearing about Wal-Mart's plans to open a bank. As a mother, tax paying voter, and citizen of the USA, I am concerned that allowing Wal-Mart to become a bank will ruin my local economy (just like Wal-Mart stores do) by not supporting the local community like my local banks do. I am concerned about concentrating more power (wealth) into the hands of Wal-Mart than they already command. I believe a Wal-Mart bank would be a dangerous concentration of commercial and financial power. Americans need you to protect our local financial institutions, communities, and citizens by saying NO to a Wal-Mart Bank.

I thank you in advance for your no vote, and your support of local economies.

Erica Quimby